

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Marcia Elaine Adams

a/k/a Marcia Williamson Adams, Marcia Elaine
Williamson Adams, Marcia W Bass, Marcia W
Adams, Marcia E Williamson

S.S. No.: xxx-xx-1135

Mailing Address: 4795 Busbee Road, Seagrove, NC 27341-

Case No. 10-81652

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on September 13, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: October 8, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 9/1/10

Lastname-SS#: Adams-1135

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Rent A Center		Contract
Moore County Taxes	3	Property Tax

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

ARRANGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
Greentree	2	\$1,400	**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	None

FILED ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Greentree	2	\$325	N/A	n/a	\$325.00	Mobile Home & Land
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

SECURED DEBTS & FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Santander	4	\$12,125	5.00	\$121	\$275.48	2007 Jeep Patriot
Bullek Corporation	1		5.00			Judgement: 522(f)
			5.00			
			5.00			

SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
None			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (if paid part)		Amount	
Law Offices of John T. Orcutt, P.C.		\$2,800	
SECURED TAXES		Secured Amt	
IRS Tax Liens			
Real Property Taxes on Retained Realty			
UNSECURED PRIORITY DEBTS		Amount	
IRS Taxes			
State Taxes			
Personal Property Taxes			
Alimony or Child Support Arrearage			
CO-SIGN PROTECT (Pay 100%)		Int. Rate	Pay-off Amt
All Co-Sign Protect Debts (See*)			
GENERAL NON PRIORITY UNSECURED		Amount**	
DMI=	None(\$0)		None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$661** per month for **60** months, then
\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **8.35** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE

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Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Green Tree
PO Box 6172
Rapid City, SD 57709-6172

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Bullek Corporation of NC
Post Office Box 700068
Saint Cloud, FL 34770

Green Tree Servicing LLC
7031 Albert Pick Road
Suite 304
Greensboro, NC 27409

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Bullek Corporation of NC
2495 Dimmette Road
Lenoir, NC 28645-8341

GreenTree Bankruptcy Departmen
Post Office Box 6154
Rapid City, SD 57709

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Capital One
Post Office Box 85015
Richmond, VA 23285-5075

HSBC Card Services
c/o IC Systems
Post Office Box 64887
Saint Paul, MN 55164-0887

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Central Carolina Hospital
Post Office Box 740778
Atlanta, GA 30374-0778

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

Experian
P.O. Box 2002
Allen, TX 75013-2002

CIT/Fingerhut
6250 Ridgewood Road
Saint Cloud, MN 56303

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402-6140

Moore County Tax Collector
Post Office Box 428
Carthage, NC 28327-0428

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

CT Corporation System
225 Hillborough Street
Raleigh, NC 27603

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

First Health of the Carolinas
Post Office Box 3000
Pinehurst, NC 28374

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

Verizon Wireless
Post Office Box 26055
Minneapolis, MN 55426

Pinehurst Medical Clinic
c/o FirstPoint
Post Office Box 26140
Greensboro, NC 27402-6140

Pinehurst Surgical Clinic, PA
Post Office Box 2000
Pinehurst, NC 28374-2000

Rent A Center
1317 East Dixie Drive
Asheboro, NC 27203

Santander
Post Office Box 961245
Fort Worth, TX 76161-1245

Santander
Attention: Bankruptcy Department
Post Office Box 560284
TX 75256-0284

Security Financial Services
1528G Zoo Parkway
Asheboro, NC 27205

United Collection Bureau, Inc.
5620 Southwyck Boulevard
Suite 206
Toledo, OH 43614-1501

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858